

**Information to identify the case:**

Debtor 1 Ronald W Hallas Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9299

EIN -----

Debtor 2 Kristen M. Hallas

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2382

EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-22388-GLT**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald W Hallas Jr.

Kristen M. Hallas

11/10/21

**By the court:**

Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald W Hallas, Jr.  
Kristen M. Hallas  
Debtors

Case No. 16-22388-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Nov 10, 2021

User: agro  
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:**

Recip ID	Recipient Name and Address
db	+ Ronald W Hallas, Jr., 900 Pineview Drive, Elizabeth, PA 15037-9418
jdb	#+ Kristen M. Hallas, 900 Pineview Drive, Elizabeth, PA 15037-9418
cr	+ KeyBank N.A. S/B/M First Niagara, KeyBank N.A., 4910 Tiedeman Road, 4910 Tiedeman Road, 4910, Brooklyn, OH 44144-2338
14252269	+ Brendan K Petrick, Esquire, 104 Braemont Place, McKeesport, PA 15135-2108
14252276	+ Climatech, Inc., 200 Bilmar Drive, Pittsburgh, PA 15205-4601
14279063	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14255046	+ Elizabeth Forward School District, c/o Maiello Bruno & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15273422	+ Elizabeth Forward School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15288127	+ KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14252283	+ National City Card Services, 4661 East Main Street, Columbus, OH 43251-0001
14252284	+ The Recievable Manangement, 240 Emery Street, Bethlehem, PA 18015-1980
15273421	+ Township of Elizabeth, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 11 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 11 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 11 2021 04:38:00	Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: RECOVERYCORP.COM	Nov 11 2021 04:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14270212	EDI: GMACFS.COM	Nov 11 2021 04:38:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004

District/off: 0315-2

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14272139	EDI: GMACFS.COM		Nov 11 2021 04:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14252268	Email/Text: bankruptcy@bbandt.com		Nov 10 2021 23:40:00	BB&T, P.O. Box 1847, Wilson, NC 27894
14252271	EDI: CAPITALONE.COM		Nov 11 2021 04:38:00	Capital One, PO Box 85520, Richmond, VA 23285
14252272	+ Email/Text: bankruptcynotices@cbecompanies.com		Nov 10 2021 23:40:00	CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
14252277	Email/Text: svlainich@communitybank.tv		Nov 10 2021 23:40:00	Community Bank, P.O. Box 357, 100 North Market Street, Carmichael, PA 15320
14256600	+ EDI: AISACG.COM		Nov 11 2021 04:38:00	Capital One Auto Finance,c/o AIS Portfolio Service, 4515 N Santa Fe Ave.Dept. APS, Oklahoma City, OK 73118-7901
14273963	EDI: BL-BECKET.COM		Nov 11 2021 04:38:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14252275	+ EDI: CITICORP.COM		Nov 11 2021 04:38:00	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
14295830	+ Email/Text: fnb.bk@fnfg.com		Nov 10 2021 23:40:00	FIRST NIAGARA BANK, N.A., First Niagara Bank, PO Box 514, Lockport, NY 14095-0514
14277312	Email/Text: fnb.bk@fnfg.com		Nov 10 2021 23:40:00	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
14252279	+ Email/Text: fnb.bk@fnfg.com		Nov 10 2021 23:40:00	First Niagra, P.O. Box 514, 6950 S. Transit Road, Lockport, NY 14094-6333
14252281	Email/Text: fnb.bk@fnfg.com		Nov 10 2021 23:40:00	First Niagra Bank, N.A., P.O. Box 28, Buffalo, NY 14240-0028
14252273	EDI: JPMORGANCHASE		Nov 11 2021 04:38:00	Chase, P.O. Box 15298, Wilmington, DE 19850
14252274	EDI: JPMORGANCHASE		Nov 11 2021 04:38:00	Chase, P.O. Box 15325, Wilmington, DE 19886
15107026	+ Email/Text: key_bankruptcy_ebnc@keybank.com		Nov 10 2021 23:40:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
14252282	+ Email/Text: PBNCNotifications@perituservices.com		Nov 10 2021 23:39:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14302382	Email/Text: Bankruptcy.Notices@pnc.com		Nov 10 2021 23:39:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
14255491	EDI: Q3G.COM		Nov 11 2021 04:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14257196	EDI: RECOVERYCORP.COM		Nov 11 2021 04:38:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14252285	+ EDI: ECMC.COM		Nov 11 2021 04:38:00	Us Dept of Education, P.O. Box 5609, Greenville, TX 75403-5609
14278132	EDI: ECAST.COM		Nov 11 2021 04:38:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		FIRST NIAGARA BANK, N.A.
cr	*+	Elizabeth Forward School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

District/off: 0315-2

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14252270 \*+ Brendan K Petrick, Esquire, 104 Braemont Place, McKeesport, PA 15135-2108

14252280 \*+ First Niagra, P.O. Box 514, 6950 S. Transit Road, Lockport, NY 14094-6333

14252278 ##+ Department of Education, FedLoan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FIRST NIAGARA BANK N.A. bnicholas@kmllawgroup.com
Dennis J. Spyra	on behalf of Debtor Ronald W Hallas Jr. attorneyspyra@dennisspyra.com
Dennis J. Spyra	on behalf of Joint Debtor Kristen M. Hallas attorneyspyra@dennisspyra.com
Garry Alan Masterson	on behalf of Creditor KeyBank N.A. S/B/M First Niagara pitecf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Elizabeth Forward School District jlc@mbm-law.net
Joshua I. Goldman	on behalf of Creditor FIRST NIAGARA BANK N.A. jgoldman@kmllawgroup.com, angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

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